

REMARKS

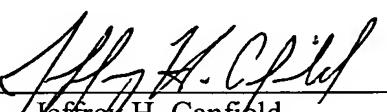
The present amendment makes editorial changes to claims 21, 27 and 29. Further, the present amendment adds new claims 33-42 which are fully supported by the specification. No new matter is added thereby.

Attached hereto is a marked-up version of the changes made to the specification and claims by the current amendment. The attached page is captioned "Version with Markings to Show Changes Made."

Respectfully submitted,

BELL, BOYD & LLOYD LLC

BY



Jeffrey H. Canfield

Reg. No. 38,404

P.O. Box 1135

Chicago, Illinois 60690-1135

Phone: (312) 807-4233

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VERSION WITH MARKINGS TO SHOW CHANGES MADE

In the Claims:

New claims 33-42 have been added.

Claims 21, 27 and 29 have been amended as follows:

21. (Amended) A system for generating financing packages for a customer purchase of a product from a dealer's inventory of a plurality of products, the system comprising:
a database for storing information related to each product in the dealer's inventory including a dealer cost associated with each product;

a user terminal associated with the dealer adapted to receive ~~financial~~ information about the customer; and

a server having access to the data in the database adapted to communicate with the user terminal over a network, whereby the financial information about the customer may be transmitted to the server;

the server being configured to generate a financing package for each product in the dealer's inventory and transmit financing terms for each financing package to the user terminal via the network for presentation to the user.

27. (Amended) A method for providing financing toward the purchase of a product by a customer from a merchant, the method comprising the steps of:

maintaining an inventory database of the merchant's products;

determining a down payment amount that the customer has available to pay toward the purchase of a product;

determining a credit risk associated with the customer;

generating a financing package for each product in the merchant's inventory of products, the financing packages being based on each individual product, the down payment amount and the credit risk associated with the customer; and

presenting the financing packages for each individual product to the merchant;

whereby the merchant may select one or more of the financing packages to present to the customer.

29. (Amended) The method of claim 27 wherein the step of generating a financing package for each product in the merchant's inventory of products comprises:

determining the merchant's costs associated with the product;

determining an advance amount to be paid to the merchant; and

determining a front-end profit that will be realized by the merchant if the ~~package~~ product is sold and the sale is financed according to the financing package.